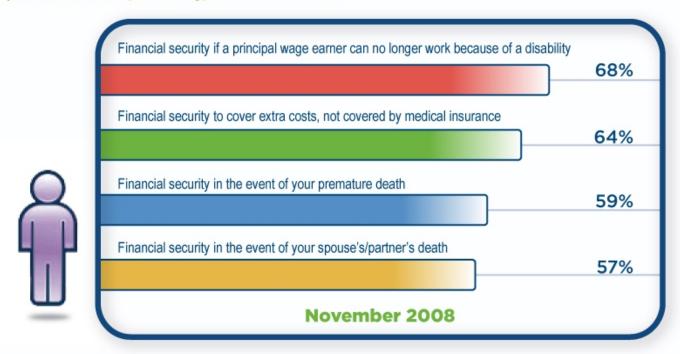


Employees do not feel prepared for financial crises

Employees were asked to indicate their concerns regarding unforeseen events such as premature death, disability, or serious illness.



Source: The 7th Annual MetLife Study of Employee Benefit Trends